

**AMENDMENTS TO THE SPECIFICATION:**

Please amend the paragraph beginning at page 1, line 29, as follows:

At steps S4 and S5, silver paste is screen-printed on back surface aluminum electrode 4 and anti-reflection film 3 in patterns and then dried. The dried silver paste is fired in an oxidizing atmosphere to form silver electrodes 5 and 6. That is, silver electrodes 5 and 6 can be formed by simultaneous baking (step S6).

Please amend the paragraph beginning at page 8, line 20, as follows:

Solar cells thus fabricated had their characteristics examined and any cell having a fill factor (FF) of no more than 0.69 was judged to be defective. In a case that the fired silver paste is eaten in a solder bath, as conventional, i.e., silver in the fired silver paste is taken into the Sn bath and the electrode disappears at some locations and thus the product cannot be obtained as a complete solar cell, the fill factor has a significantly reduced value and the defectiveness can readily be judged. Table 4 shows a result of comparison with the case that a bath of Sn alone used as conventional. The electrodes were formed by methods of baking ~~matal~~ metal paste, vapor deposition, ~~spattering~~ sputtering and plating. Regarding each method of forming the electrode, five samples of the solar cells were fabricated. In Table 4, both lead-free solders of Sn-Bi-Ag-based and Sn-Ag-based compositions were used to cover the electrodes in the present invention.

Please amend the paragraph beginning at page 9, line 20, as follows:

In any method of baking ~~matal~~ metal paste, vapor deposition, ~~spattering~~ sputtering and plating employed to form the electrode, copper etc. rather than silver can be used as a

metal for an overlying layer. When ~~when~~-plating, vapor deposition, or the like is employed, typically two or three types of metal layers are successively stacked, and the metal for the overlying layer means the outermost layer of the two or three types of metals. Furthermore, not only electroless plating but also electroplating can be used to form the electrode. Furthermore, since conventional soldering material can be simply changed to lead-free soldering material in the present invention, the present solar cell can be obtained without involving any complexity in a conventional solar cell fabrication procedure which is applicable to fabricating the present solar cell.